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# THE PARROT IS NOT DEAD, JUST RESTING: THE UK UNIVERSAL CREDIT SYSTEM – AN EMPIRICAL NARRATIVE

## RESEARCH PAPER

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## ABSTRACT

*This paper provides a descriptive account of the implementation of Universal Credit, a flagship project of the UK Government. This is a system designed to simplify the existing complex that constitutes welfare support to the unemployed, those on low incomes and those unable to work. This study draws upon a range of material, in particular official documents and Government debates. It reveals a system grounded in a vision, enshrined in law, that has been implemented in a manner which learns from experience, but which has overrun its initial roll-out deadline, as well as has drawn critical attention to the harm experienced by claimants enrolled onto the system. The outcome is controversy. This paper reveals in its narrative the tension between political ideology and pragmatic action. Critical analysis will be provided elsewhere.*

*Keywords: Universal Credit, Social Welfare, Technology, Implementation.*

## 1. INTRODUCTION

“Universal credit is working and the roll-out will continue”  
(The Secretary of State for Work and Pensions: Mr David Gauke)  
(Hansard: 2017a)

A 1970s BBC Monty Python sketch draws attention to the humorous debate between the customer and shop keeper about the state of a parrot the shop keeper had sold the customer – was it resting or dead. This resonates with views about the radical reform of the UK welfare system, with an Information System (IS) facilitating the new practices.

Universal Credit, the flagship programme of the Conservative Government, is regarded as a radical transformation of a complex and fragmented welfare system which has grown organically since its conception:

The Department for Work and Pensions (DWP)’s intention to introduce an employment support service for in-work claimants of Universal Credit (UC) holds the potential to be the most significant welfare reform since 1948. If this great potential is to be realised, the DWP needs to nurture teams of Jobcentre Work Coaches carefully. (WPC, 2016: 3).

Despite the voice of agencies and MPs arguing that the system has serious problems, which is leading to increasing use of foodbanks and homelessness (Trussell Trust, 2017), those responsible for the rollout of the system view the system as functional and ‘safe’:

But it is not true to say that there are system features that are not working well, that we cannot safely proceed (Director, Universal Credit Programme: WPC, 2017b).

This is an important issue as it draws attention to the complex, intertwined interplay among policy, practice and experience, mediated by technology, of a programme of welfare reform that affects the most vulnerable people in UK society. These are those who are unemployed (short-term or long-term), on low income and / or have disabilities. Irrespective of whether one agrees with the principles, which are to provide a more unified and simpler welfare system, there is clear opposition by political parties and charities (Figure 1), to the manner in which these principles have been translated into practice. Policy is enshrined in the

Welfare Reform Act 2012 (TSO, 2012). Practice relates to the roles, responsibilities, competencies rules, procedures and guidelines used in the implementation of policy, whether conducted on a face-to-face basis or through anonymous engagement with the claimant.

## Scotland's third sector unites to call for Universal Credit roll out to be halted

31 Aug 2017

Today Citizens Advice Scotland has joined forces with twenty four charities and individuals to call for a halt to the accelerated roll out of Universal Credit in October.



Figure 1 Website message of opposition to the manner in which Universal Credit is being rolled (CAS, 2017a)

This leads to the question of what has been happening?

This paper provides an empirical account of the more recent events as well as an overview of its background. It is organised into a number of sections. Since Universal Credit is underpinned by a real time IT system, then the first section provides a cursory insight into how the public sector has handled such projects and the consequent recommendations. This is followed by an overview of the background to Universal Credit outlining its ethos and how it was supposed to work. This complements that of Timmens (2016) and others (e.g. Wiggan, 2012; Brewer, Browne & Jin, 2012; Royston, 2012). Attention then turns to how it has progressed, providing insight into the practices and problems. Then the period covering mid-late 2017 is examined, drawing attention to concern by both the third sector and Parliamentarians and the Government response. It also reveals public outcry. The paper closes with a case-study drawing upon two reports on the roll out in East Lothian, Scotland, thereby giving an insight into the reality of implementation. The aim is to present a narrative about what is happening, with analysis and commentary to be presented in subsequent papers. However, if the narrative is sufficiently rich, then it can be argued that there is no need for further elaboration, that it can speak for itself (Latour, 2004).

## 2. THE TECHNOLOGY IMPERATIVE

The notion that technology can facilitate is evident with the many IT programmes undertaken by the UK's public sector. However, a House of Commons Select Committee inquiry into how the government uses IT, reported in 2011 that the track record of the UK public sector's development and implementation was 'appalling', IT systems have been late, over budget and 'not fit for purpose' (HofC, 2011). Moreover, that the Government lacks the requisite in-house skills and knowledge to exploit IT as well as manage suppliers. To add, there has been over-reliance upon a small 'oligopoly' or 'cartel' of larger suppliers. One reason for this are pre-qualifying questions and contracts that discriminate against SMEs, on issues such as liability and dependence upon single contracts. Further, that the IT implications are not 'properly considered' when policy is developed.

We agree with our witnesses who argued that there was no such thing as an IT project – only policy initiatives and business programmes that use technology in their delivery. One of the primary reasons for these project failures is a lack of focus on the outcome and how the IT project fits into the wider benefits the Government wants to achieve. (HofC, 2011: 25).

It provides a range of recommendations to respond to its criticisms, these including expanding the supplier base, using 'agile' approaches to IT development and developing the requisite in-house knowledge / skills.

However, previously, the National Audit Office (NAO, 2006) reported on the lessons from successful IT enabled change and how this was achieved. Based upon an analysis of 24 successful IT projects, it proposed ‘nine key questions’ under three themes that “are fundamental to successful delivery” (NAO, 2006: 14). These are presented in Table 1.

<b>Ensuring senior level engagement</b>	
1 Is the board able to make informed judgements about the department’s capacity to manage change?	Do they have a “clear overview of the range of business change activities planned or underway at any one time?” (p15)
2 Does the department have in place a decision making structure that will ensure strong and effective leadership of the IT-enabled business change?	Is it able to accurately assess risk and the scale of the proposed change (e.g. a new business process)? Is there effective oversight of change? Do Senior Responsible Owners (SROs) have the requisite experience and skills and provide strong leadership and direction? Is there a cross-organisation board to collectively make decisions? Are their adequate assurance processes to verify robust governance, business cases, measurability of projected benefits, financial control, timely progress?
3 What incentives exist to drive performance?	Are there appropriate performance incentives, as illustrated in the private sector?
<b>Acting as an intelligent client</b>	
4 Does the department have the necessary programme management skills?	Is in-house capability being built? Is consultancy knowledge being transferred in-house?
5 What is the natural division of duties between the Programme and Project Management Centre of Excellence and the Chief Information Officer?	
6 How will the department establish and promote an open and constructive relationship with suppliers?	Are there shared government mechanisms?
7 How clear is the department about the business process that it is seeking to change or develop?	Is there a complete understanding of existing process and desired processes in terms of service level impacts? Are uncertainties tested in pilots to demonstrate practicalities, drawing upon the views of those affected by the change?
8 Does the technology exist to deliver the change?	Are there off-the-shelf systems that will meet needs?
<b>Realising the benefits of change</b>	
9 Beyond immediate technical success, how will wider benefits be secured?	Does the design and implementation meet all stakeholder requirements? Who will champion change amongst users and overcome resistance? Who will take responsibility for securing benefits?

Table 1 Nine key questions fundamental to success (adapted from (NAO, 2006: Table 2)

### 3. BACKGROUND

Universal Credit is a recent reform which adds a new chapter to the history of UK Welfare Reform. Its origins and early roll-out has been charted by Timmins (2016), whose detailed account provides insight into the reflections of and tensions among the many stakeholders. It also draws attention to the inherent complexity of the UK Welfare System and the challenges faced in introducing a radically new system. It is not feasible to provide another comprehensive review here of all that there is. Instead, a selective review is presented of prominent documents, reports, debates and other materials, to reveal the views, issues, and concerns of those engaged, whether as provider, user, claimant or victim, thus complementing and bring up-to-date the Timmins (2016) narrative.

#### 3.1 Original concept and its implementation

The idea of a Universal Credit System was presented in a report commissioned by Rt Hon Iain Duncan Smith MP (Brien, 2009). It highlights the need for welfare reform due to the complexity of the existing system and also the need to “address poverty in a sustainable way” (Brien, 2009: 15). The underlying principles of these reforms include the progressive withdrawal of benefits as income rises and also a single payment, comprising two components – one related to zero or low income (work) and the other relating to living expenses. It argues that this would raise incomes by an average of £1,000 per year, move people into work and reduce poverty. It acknowledges that some would be ‘marginally worse off’, these being higher earning families and those in excess of the Working Tax Credit hours threshold. Whilst there might

not be much Government income from Income Tax / NI, additional income would arise from VAT related expenditure and administration costs would be expected to reduce. The basis for the proposal is grounded in a Dynamic Modelling approach.

The concept of Universal Credit was launched in the 68 page White Paper “Universal Credit: welfare that works” (DWP, 2010). It aimed “to make work pay”. This presents the vision of how Universal Credit would

reintroduce the culture of work in households where it may have been absent for generations... It will support people both in and out of work, replacing Working Tax Credit, Child Tax Credit, Housing Benefit, Income Support, income-based Jobseeker’s Allowance and income-related Employment and Support Allowance... that no-one will experience a reduction in the benefit they receive as a result of the introduction of Universal Credit... (DWP, 2010: 3).

It draws attention to the existing ‘sprawling’ bureaucratic system comprising over 30 benefits and argues that it dis-incentivises people from additional working hours beyond that which qualifies them for Working Tax Credit. The aim is to provide a simpler ‘fair and affordable’ system that “provides people with the confidence and security to play a full part in society through a flexible labour market within a competitive modern economy” (DWP, 2010: 12). Moreover, being a real time system, then it will use accurate information (i.e. PAYE data) about earnings to calculate payments, thereby reducing error, overpayments and fraud.

Universal Credit was enshrined in the Welfare Reform Act 2012 (TSO, 2012), which stipulated how it should function. It was to bring together within a single system an award comprising a basic allowance, allowances for children, housing and particular circumstances (e.g. limited capability or caring responsibilities). It set a maximum amount awarded less an amount based upon earned income. It required claimants to engage in work-focused interviews, activities that would develop the employability of the candidate, and to both seek work and to be available for work. Sanctions would be imposed for breach of the aforementioned requirements. It would replace Jobseekers Allowance, Employment and Support Allowance (ESA), Income Support, Housing Benefit, Council Tax Benefit and Tax Credits (Child / Working). It deemed claimants with ‘limited capability’ to be those who are “limited by their physical or mental condition” (TSO, 2012: 16). It provides a ‘Personal Independence Payment’ (PIP) for those with health issues, comprising two components, daily living and mobility, and is to replace the Disability Living Allowance (DLA). PIP is not means tested. Decisions can be appealed. The Act also provides for the use of ‘electronic communications’.

It was expected that there would be 7m claimants on Universal Credit by December, 2019, the target date by which 93% of all claimants would be on Universal Credit (NAO, 2014). The roll-out commenced with 4 ‘Pathfinder’ areas: Ashton-Under-Lyne (April, 2013), Wigan (July 2013), Warrington and Oldham (end of July 2013) (DWP, 2014).

### **3.1.1 The underlying ethos**

The underlying ethos appears to be twofold. First to simplify a benefits system that is too complex and second, to incentivise people into work. The rationale and progress since the 2010 White Paper (DWP, 2010) is clearly explained in the policy paper “2010 to 2015 government policy: welfare reform” (Gov, 2015).

An insight into how Universal Credit has been envisaged is revealed in a progress report (DWP, 2015a). This describes Universal Credit as not just new technology and infrastructure but as a ‘sweeping cultural change’. Personal Advisors become personal Work Coaches to help claimants both back into work and ‘onwards and upwards’ (i.e. support their career progression). Universal Credit shifts people from dependency to personal responsibility. The whole ethos is one of work:

Deliberately mirroring a contract of employment, the Claimant Commitment makes clear that welfare is no different from work itself. Just as those in work have obligations to their employer, so too claimants have a responsibility to the taxpayer: in return for support, as some in jobcentres now say, claimants are ‘in work to find work’. Work Coaches are able to establish these expectations and the consequences for failing to take action, and we know that claimants are responding (DWP, 2015a: 5)

For businesses, it offers them flexibility to offer more hours and escape the constraints of the existing 16 hours limit. It describes the process as being 'safe and secure' to help the 'most vulnerable' by addressing their needs:

Universal Credit offers an opportunity to help these most vulnerable individuals to play their full part in society (DWP, 2015a: 6)

A more succinct expression of the ethos is expressed in a blog by Neil Couling, Director General for the Universal Credit Programme, Department for Work and Pensions:

it is designed to be like work, paid monthly and you pay your bills... for the majority we expect them to take responsibility... So when you are not in work, your job is looking for work  
(Couling, 2016)

This has been taken to mean that the experience of Universal Credit is to mirror employment (Freeman, 2017). A more explicit expression of this is that "DWP would notionally be their employer – requiring up to 35 hours a week of job search" (Timmins, 2016: 35). There appears to be a fundamental assumption that the task of seeking work is equivalent to being in work. Moreover, that households who have members seeking work have equivalence to households whose members are in work. Further, that the work environment is homogenous in terms of terms of employment, etc.

### **3.1.2 The role of work coach**

The role of the Work Coach is revealed in a report published in May, 2016 (WPC, 2016). This a new initiative with no large-scale equivalent which aims to support claimants in their effort to get back to work and those in work to increase their hours, through face-to face contact. It is a personalised service that's involves 'building positive relationships' with claimants, delivered through the JobCentre. Coaches will need to handle any claimants' perceived barriers to progression, for example:

- Lack relevant experience but are qualified
- Are comfortable with the status quo
- Are unable to progress their existing situation
- Lack direction

Also are issues related to confidence, health, access to transport and caring responsibilities. Moreover, claimants might feel uncomfortable discussing opportunities with employers. Work coaches would have the discretion to sanction claimants raising the question of how decisions to sanction are made and whether work coaches were equipped to assess such issues as health. There is also the need for work coaches to develop a deep understanding of the local labour market, engage with employers to better understand their needs as well to encourage employers to redesign jobs to support flexibility and opportunities for progression. This is facilitated with the online 'Universal Jobmatch' service allowing cv's to be searched and matched to employer requirements. The implications for resourcing this relates to the capacity to deliver this service nationally and involves the retraining of jobcentre staff as Work Coaches:

26,300 jobcentre staff have been retrained, no longer as Personal Advisers but Work Coaches as they are transforming the whole relationship with claimants (UC, 2015: 5)

Implicit are the demands on individual work coaches in terms of the time spent with each claimant. This is revealed in a Parliamentary written question:

Q Asked by Frank Field (Birkenhead) Asked on: 04 September 2017

To ask the Secretary of State for Work and Pensions, what the average length of time is that a jobcentre work coach has available to spend with each claimant at each appointment.

A Answered by: Damian Hinds Answered on: 11 September 2017

The Department for Work and Pensions has identified the average length of time that every intervention type is expected to take. This can be between 5 minutes and 120 minutes depending on the circumstances of the individual and which benefit(s) they are claiming. The Work Coach will undertake a variety of interventions throughout the course of the working day, but please note that some of their time is spent on activities that are not directly related to their role, such as staff meetings, computer activity and other administrative tasks.

(Parliament, 2017)

### **3.1.3 A role for information technology**

Since information underpins the effective delivery of the DWP services a 'DWP Information Strategy' was published in April 2012 (DWP, 2012a). This draws attention to the need to manage information that it is fit for purpose, standardised, re-used, shared (with public and private organisations) and accessible to

those about whom the data relates. Similarly, a Digital Strategy was published later in the year (DWP, 2012b), with view to 'high quality digital services', which from a user (claimant) perspective would be 'digital by default'. It claimed that 82% of people in the UK were online, but acknowledges that claimants, particularly the disabled, are less likely to be online. Since jobs are advertised online then by helping claimants online then it helps them "be confident online to compete in the modern labour market" (DWP, 2012b: 12). Help to develop digital skills would include telephone and face-to-face support. Further, the shift online is argued to be able to reduce costs.

In keeping with the Government's efforts to improve the ability to deliver IT projects, an 'agile' approach was adopted for the development of the IT (NAO, 2013). However, the appropriateness of an 'agile approach' has been questioned. In response to the question by John Slater (2012) under the Freedom of Information Act:

Please advise if Agile or similar technique has ever been successfully used by the DWP or its contractors to complete a programme as complex as the Universal Credit Programme.

If the technique has been successfully employed previously please advise on what programmes.

If this technique has not been used previously on a programme of this size and complexity please advise:

Who made the decision to use it given the huge inherent risk?

Why was a technique that at best has a dubious reputation in IT projects felt suitable for a huge change programme?

The reply was provided

You also mention the use of Agile development methodology by the Universal Credit Programme, a methodology that has been widely used in the private sector, by organisations such as British Gas and BT. You may be interested to see what the Government's Information and Communication Technology Strategy says on the subject. I provide you with a link below to the Strategy on the Cabinet Office website: <https://www.gov.uk/government/collections/ict-strategy-resources>

Slater (2012)

### 3.1.4 First signs of something wrong

A significant early report was by the Major Projects Authority in February 2013 (MPA, 2013). Their evaluation of progress in Universal Credit raised serious concerns, resulting in the implementation being 'reset' between February and May 2013 (NAO, 2013). The reset included the development of a blueprint for the design and implementation of the system, which was absent (NAO, 2013). Since then there have been a number of reports on progress including those of the National Audit Office and the House of Commons Committee of Public Accounts.

The National Audit Office has since published two reviews of progress in the implementation of Universal Credit. The first in September, 2013, provides an overview of the implementation programme. It revealed that the total project cost ('investment') would be £2.4bn for a period ending in 2022-23, but that the benefit would be from savings in administration (£2.7bn) and claims (£4.4bn), the latter by reducing overpayments as well as by increasing employment by reducing barriers to work (e.g. 80% of claims are made online, claimants make a 'commitment', but with 'sanctions'). Much of the expenditure up to March 2013 was on IT development by Accenture (£125m), IBM (£75m), HP (£49m) and BT (£39). The IT, developed using a hybrid agile software development process, comprised of the core components of customer account management (gateway to allow DWP agents to engage with claimants), interviews (data capture - changes), evidence (assessment). The other components are administrative (e.g. workflow), financial (e.g. real time earnings (via HRMC), payment calculation and delivery) and security (e.g. fraud and error detection, ID protection). However, the report also provides an assessment of what has inhibited progress. It reveals lack of 'a detailed blueprint' about how Universal Credit was to work, the inadequacy of the 'pathfinder' pilot, the failure to address reviewer recommendations, 'weak project management', 'lack of openness about progress', the write off in May 2013 of 17% (£34m) of its 'new IT assets', a succession of programme 'owners', with the consequence of the inability to meet an ambitious delivery timetable. The review's stipulations included the need for the DWP to 'produce a realistic plan' as well as to establish mechanisms both for stakeholders to work together and to control spend.

The second National Audit Office report, 14 months later, in 2014 acknowledges progress, but, despite the “persistent lack of clarity and evasive responses” by DWP (NAO, 2014: 3), that there was much to do. Nevertheless, it reports 17,850 claimants using Universal Credit in October 2014, these being specific claimant types (e.g. single job-seekers). A “more expensive twin track approach” (NAO, 2014: 10) had been adopted whereby the ‘live’ service was supported using the IT that had been developed prior to the reset, whilst a new enhanced digital service was developed “designed around user needs and behaviour” (NAO, 2014: 24), learning from the ‘live’ service. However, amongst its concerns was the lack of detail about how the ‘target operating model’, which was still being developed, would be achieved. Moreover, there was an inability to recruit enough expertise for the digital service leading to delays in the development of the digital service, despite maintaining an extended yet challenging timetable. One significant shift was from the expectation that claimants use online services by ‘default’, to use ‘as appropriate’, with an anticipated 37% of claimants requiring assistance to maintain their claim. Further, it was too early to say whether the Universal credit would provide value for money, this not being assured.

### 3.1.5 Ongoing progress

The House of Commons Committee of Public Accounts has provided regular monitoring of progress in Universal Credit.

A progress report (CPA, 2013) was published in November 2013. This revealed a lack of understanding of the enormity of the task, likewise, a lack of understanding of how it would handle the complexity associated with over 100 different types of claimants, inadequate governance of the development process and a lack of transparency about the problems. It also revealed the concerns by the Citizens Advice Bureau about direct payments and the rise of rent arrears.

A subsequent progress update in February, 2015 (CPA, 2015) drew attention to the need to address the issue of increasing rent arrears arising due to housing related payments being paid directly to claimants, whilst 72% of those on Housing Benefits preferred direct payments to landlords. In January 2016, an update (CPA 2016a) reveals further delays in the digital service roll-out, with attendant additional cost and postponement of expected benefits. Moreover, the impact of Universal Credit “on claimants remain very uncertain” (CPA 2016a: 6).

The report in November 2016 (CPA 2016b: 9) reveals “that there remained a long way to go”. Its highlights included yet further delays, underdeveloped systems and pressures on staff. In particular, it was unclear how delays and changes would affect total benefits. Moreover, it reported that the Institute of Fiscal Studies had estimated that, on switching to Universal Credit, whilst around 2.2m people would have increased benefit, around 3.2m would be worse off. One problem was the fraud/ error levels, which were higher than under Jobseeker’s Allowance, though it was still unclear (‘incomplete’) what the causes were.

One of the reasons for delays related to development of the digital system. The Director General for the Universal Credit Programme, Neil Couling (2016) reveals that this development was in-house, “so we have had to hire people with new skills and learn”.

A reflection about what can be learnt from DWP’s experience of reforming the welfare system (which extends beyond Universal Credit) is presented by The National Audit Office (NAO, 2015). Their synthesis of the lessons learnt reveals issues which include:

- Assumptions were inadequately challenged
- Plans with timescales (milestones), costs and impacts are required which should be revised when circumstances require.
- Reforms need to be introduced in a structured phased manner
- Assessment of progress complements proactive anticipation of problems, questioning of assumptions and planning for the possibility of failure rather than reaction.

The full extent of delays is revealed in a House of Commons Briefing Paper (HCL, 2017) (Figure 2). When the roll-out commenced in April 2013, it was anticipated to be complete by 2017-18. However, at the time of the Paper in November, 2017, completion was anticipated to be 2022. This reflects the ongoing drift in the project and the anticipation of when Universal roll-out would be completed. Whilst the original ‘live’



system was rolled out between April 2013 and Spring, 2016, the ‘new digital system, which commenced roll-out in May 2016, would be fully rolled out to all job centres by September 2018, eventually replacing the ‘live’ system.

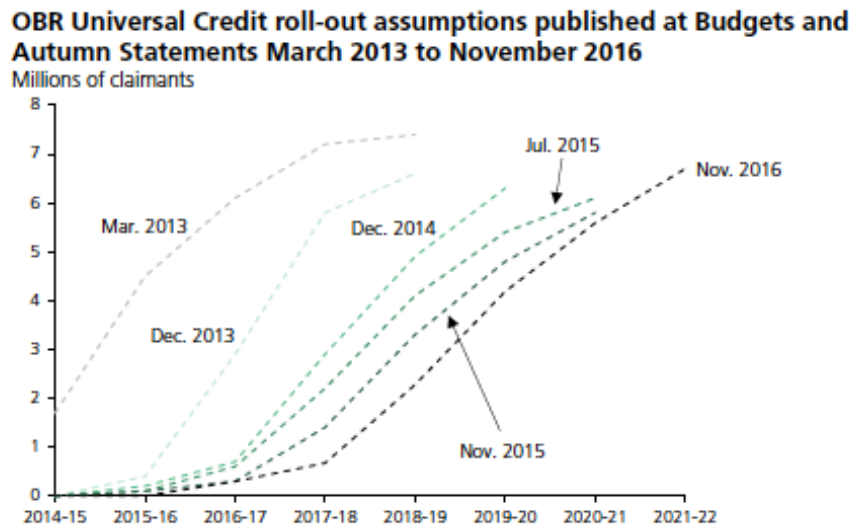


Figure 2 Drift in the roll-out of Universal Credit (HCL, 2017: 11)

### 3.1.6 An insight into its workings

An insight into how Universal Credit and related awards are made is revealed in a variety of documents accessible online:

1. OD1 (2013) Decision Makers Guide: staff guide (2013, but updated online)
2. OD2 (2013) A Guide to Employment and Support Allowance – the work capability assessment
3. OD3 (2015) Revised WCA Handbook (v10, 2017; v7, 2015) for Healthcare Professionals (HCP)
4. OD4 (2016) In Work Progression (IWP): IWP supporting information for coaches
5. OD5 (2017) Work Programme Universal Credit Claimant Provide Guidance

These draw attention to a prescribed approach to practice and decision making which is exemplified with these extracts from the Revised WCA Handbook (OD4, 2016: 66).

*The report will always be seen by a lay Decision Maker and may also be read by members of an Appeal Tribunal, the claimant and their representatives, and approved HCPs in future referrals. Legibility is of paramount importance. A report which is difficult or impossible to read may be valueless to the Decision Maker and is bad customer service.*

*Remember that Decision Makers are not medically qualified, and your report must be clear enough for them and other non-medical readers to understand.*

*Where your choice of descriptor differs from the claimant's stated level of disability, your supporting evidence must give the Decision Maker sufficient information to indicate why your opinion, rather than the claimant's, should be accepted.*

The purpose of the assessment report is to provide the HCP's opinion, advice and justification of advice. Likewise, with regard to the assessment itself, descriptors are used to classify the different facets of a person's physical and mental capability (OD4, 2016: 85):

#### 3.2.3 Standing and sitting - Activity 2

##### Descriptors

***Sa Cannot move between one seated position and another seated position located next to one another without receiving physical assistance from another person***

***Sb Cannot, for the majority of the time, remain at a work station, either:***

- (i) standing unassisted by another person (even if free to move around) or;*
- (ii) sitting (even in an adjustable chair) or*
- (iii) a combination of (i) and (ii)*

***for more than 30 minutes, before needing to move away in order to avoid significant discomfort or exhaustion***

*Sc Cannot, for the majority of the time, remain at a work station, either:*  
*(i) standing unassisted by another person (even if free to move around) or;*  
*(ii) sitting (even in an adjustable chair) or*  
*(iii) a combination of (i) and (ii)*  
*for more than an hour, before needing to move away in order to avoid significant discomfort or exhaustion*  
*Sd None of the above apply*

The 'In Work Progression' document (OD4, 2016) provides guidance to work coaches in a trial of handling those in work to improve their earnings. Implicit in this is the use of sanctions. In bold letters is the statement :

***Remember that under UC, those claimants on low earnings who can reasonably be expected to do more, have a responsibility to seek opportunities for earnings progression and greater independence.***

Work coaches are informed that they are expected to

*have a good knowledge and sound understanding of your local labour market and knowledge of local businesses in your area... You need to support claimants to have appropriate conversations with their employer. There may be circumstances where it may be necessary to contact the employer on behalf of the claimant you must have the claimants agreement to do so... **it may be reasonable to expect the claimant to take up new employment, if the claimant has exhausted all reasonable avenues of progressing within their current role, to support them towards this goal***

They are expected to have an understanding of specific employer priorities, skills requirements and recruitment practices in order to support the claimant and help the claimant identify opportunities and handle perceived barriers. The purpose of the trial is revealed:

*This Trial is about testing whether conditionality and the use of financial sanctions are effective for claimants in low paid work... [though it is later stated] Sanctions should only be applied as a last resort— where a claimant has failed to meet a reasonable requirement with no good reason.*

Advice is given about how to create a positive first impression, how to establish credibility, how to ask questions and listen and what to say to reassure. For example "credibility helps determine both engagement and compliance. We therefore need to ensure credibility with claimants from the first meeting".

A Guide to Employment and Support Allowance (OD2, 2013) draws attention to how the Employment and Support Allowance (ESA) is assessed. Medical assessments are conducted by healthcare professionals who submit their report to be included with all the 'evidence', which includes a doctor's opinion, to be evaluated by a decision maker. If the decision is questioned then the claimant can appeal. The claimant is required to score at least 15 points to be considered as meeting the criterion of 'limited capability for work and thus be entitled to Employment and Support Allowance

### 3.1.7 Unexpected externalities

Timmins (2016) draws attention to contextual factors which affected the introduction of Universal Credit. First was the change in how the Government would approach large scale IT projects, shifting from 'mega-contracts' and 'big bang solutions'. Second, the Major Projects Authority (MPA), which came into existence in 2011, was empowered to intervene in projects that had gone astray. Third, is the launch of Universal Credit in a 'period of austerity, when cuts are being made to public finances and benefits. Fourth, is 'bad luck', with departures of those heading the project for health reasons (including one death).

### 3.1.8 Internal dysfunctionality

In contrast to the externalities, Timmins (2016) also draws attention to internal issues which collectively undermined progress:

- An aggressive timetable
- The desire of DWP to please a new government
- Too many live projects within DWP
- Lack of IT technical expertise
- Inappropriate technical development approach: waterfall - agile
- Governance

- Personalities and a culture of ‘no bad news’
- Over optimism

### **3.2 The state of play in mid-late 2017**

By early Autumn 2017, concerns about Universal Credit appeared to have gathered momentum. There was proactive reaction by MPs and by charities on the growing evidence that Universal Credit was causing hardship to people. To add was public outcry.

#### **3.2.1 Third sector concern**

A report by Citizens Advice (CA, 2017) was published on 6<sup>th</sup> July, 2017 which drew upon 1,400 individual cases as well as a survey of 792 respondents over a ten month period across 18 areas. It draws attention to

- Repeated use of the telephone UC helpline to sort of problems (which can mean a wait of 39 minutes and can incur a charge)
- Delays to first payments, including beyond the six weeks wait, thus incurring debt
- Those most likely to be making a claim are those most likely to lack basic digital skills, not have home access to the internet and more likely to be disabled
- That the support most required was one-to-one rather than access to a computer.

Recommendations included pausing the roll-out to address concerns, reducing the six week wait for first payment, improving support to those moving onto Universal Credit and helping people achieve financial stability.

A letter, 31<sup>st</sup> August (Figure 1), from a consortium of Scottish Charities to The Times calls for a halt to the roll out of Universal Credit so that concerns can be fixed. (CAS, 2017a).

A report from the Low Incomes Tax Reform Group (CIOT, 2017) draws attention to the distinction between Working Tax Credits and Universal Credit for self-employed claimants. Whilst the former offers parity treatment with employees, it is argued that the latter system fails to accommodate fluctuating earnings or large one-off expenses, thereby disadvantaging the self-employed. Its recommendations include, proposing changes in measures and reporting period with the Minimum Income Floor (MIF) not applying for the first two years, these thereby offering a more equitable solution for the handling of the self-employed to the employed.

The Trussell Trust reported on the impact of Universal Credit on its blog, 7<sup>th</sup> November 2017:

- 586,907 three day emergency food supplies given to people in crisis in first half of this year, a 13% increase on the same period last year – 208,956 to children
- Foodbanks in areas of full Universal Credit rollout for six months or more have seen a 30% average increase six months after rollout compared to a year before
- Foodbanks report serious effects of six-plus week waiting period, poor administration and inability of current advance payment system to support everyone on no income

(Trussell Trust, 2017)

#### **3.2.2 Parliamentary concerns**

At a Government level, the third National Audit study had been announced for publication in Spring 2018 (NAO, 2017). Further, a new inquiry was launched, 29<sup>th</sup> September 2017, by The Work and Pensions Committee on PIP and ESA Assessments and how well these are working (WPC, 2017a).

Two parliamentary debates about Universal Credit were held (see Appendix for details), the first on the 18<sup>th</sup> October, 2017 (Hansard (2017a). Many issues were argued and counter-argued drawing attention to both ideology and reality, especially in highlighting the despair of claimants. Despite the overwhelming support of the House in favour of the halting the roll out to fix the problems there was no immediate response. Consequently, there was a second emergency debate on the 24<sup>th</sup> October. However, the message was iterated that “the Government will continue to roll out this benefit gradually, in a considered way, adjusting as necessary as we go” (Hansard, 2017b).

The first report of the House of Commons Work and Pensions Committee (WPC, 2017c) concluded that the six week wait for a first payment, which comprised a seven day unpaid 'wait', a calendar month 'assessment' period and seven days for 'processing', failed to contribute to the stated aims of Universal Credit, but instead contributed to claimant hardship and recommended that the 'standard waiting time' for the first payment was reduced to one month. Further, in a press release on the 27<sup>th</sup> October, the Chair of this Committee (Rt Hon Frank Field MP) comments about evidence provided by Halton Housing Trust

It would be difficult to think, in all my period of Chair of the Select Committee, of a piece of evidence that is so damning on the DWP maladministration which is mangling poorer people's lives. This maladministration is throwing Universal Credit claimants' finances into chaos (Parliament News, 2017a)

Twelve days later, there is a further press release drawing attention to the lack of data DWP is collecting about its roll-out of Universal Credit:

The lack of data being collected and published on Universal Credit is troubling, to put it mildly. It gives the impression that this mega reform is driven by blind faith rather than evidence of the impact it is having on the lives of the poor. We hear about the DWP's "test and learn" approach to improving Universal Credit, but how can it hope to learn if it is not testing its most basic effects? (Parliament News, 2017b)

The House of Commons Library briefing paper, published 15<sup>th</sup> November, 2017, reveals the manner in which the roll-out was continuing: "Following a break over summer 2017, "scaling up" the roll-out of the Full Service to 55 jobcentres a month between October and December 2017" (HCL, 2017: 19), this averaging 63,000 people a month. By August, 590,000 people were on Universal Credit with 370,000 expected to be on Universal Credit by April 2017. Its assessment of the impact drew attention to the findings of Citizens Advice and Trussell Trust statistics on foodbank referrals, as well as highlighted a number of themes:

- First payment
- Seven day unpaid wait
- Advance payments
- Rent arrears

Attention is also drawn to the concerns raised in other reports by the Resolution Foundation and the Child Poverty Action Group.

On the same day, during Prime Minister's Questions, the Leader of the Opposition asks for a pause, but there was no indication that this would happen:

**Jeremy Corbyn:** Yesterday, I was passed a letter from a lettings agency in Lincolnshire, where universal credit is about to be rolled out. The agency—and I have the letter here—is issuing all of its tenants with a pre-emptive notice of eviction, because universal credit has driven up arrears where it has been rolled out. The letter says: "GAP Property cannot sustain arrears at the potential levels Universal Credit could create". Will the Prime Minister pause universal credit so it can be fixed, or does she think it is right to put thousands of families, through Christmas, in the trauma of knowing they are about to be evicted because they are in rent arrears because of universal credit?

**The Prime Minister:** There have been concerns raised—there have been concerns raised in this House previously—over the issue of people managing their budgets to pay rent, but we see that, after four months, the number of people on universal credit in arrears has fallen by a third. It is important that we do look at the issues on this particular case. The right hon. Gentleman might like to send the letter through. In an earlier Prime Minister's questions, he raised a specific case of an individual who had written to him about her experience on universal credit—I think it was Georgina. As far as I am aware, he has so far not sent that letter to me, despite the fact that I asked for it.

**Jeremy Corbyn:** I am very happy to give the Prime Minister a copy of this letter. I suspect this is not the only letting agency that is sending out that kind of letter. The Prime Minister might be aware that food bank usage has increased by 30% in areas where universal credit has been rolled out. Three million families are losing an average of £2,500 a year through universal credit. The Child Poverty Action Group estimates more than 1 million will be in poverty due to cuts imposed by universal credit. If those are not reasons enough to pause the rollout, I do not know what are.

(Hansard, 2017c)

An interview with the owner of this private property company (Guardian, 2017a) revealed that his action was preventative, in order to avoid going 'bust' if tenants fell into rent arrears due to delays in Universal Credit payments. Thus, by serving the mandatory notice, then the company could evict tenants if there was any delay in the payment of rent.

On the 16<sup>th</sup> November, Baroness Hollis of Heigham requests in the Lords Chamber, "That this House takes note of the impact of Universal Credit on claimants" (Hansard, 2017d).

A few days later (2<sup>nd</sup> November), a concession is made. The Chancellor of the Exchequer (Mr Philip Hammond), announces in his Financial Statement:

The switch to universal credit is a long-overdue and necessary reform, replacing Labour's broken system that discouraged people from working more than 16 hours a week and trapped 1.4 million on out-of-work benefits for nearly a decade. Universal credit delivers a modern welfare system where work always pays and people are supported to earn, but I recognise the genuine concerns on both sides of the House about the operational delivery of this benefit, and today we will act on those concerns.

First, we will remove the seven-day waiting period applied at the beginning of a benefit claim so that entitlement to universal credit will start on the day of the claim. To provide greater support during the waiting period, we will change the advances system to ensure that any household that needs it can access a full month's payment within five days of applying; we will make it possible to apply for an advance online, and we will extend the repayment period for advances from six months to 12 months; and any new universal credit claimant in receipt of housing benefit at the time of the claim will continue to receive that housing benefit for a further two weeks, making it easier for them to pay their rent. This is a £1½ billion package to address concerns about the delivery of the benefit. My right hon. Friend the Secretary of State for Work and Pensions will give further details in a statement to the House tomorrow.

(Hansard, 2017e)

A week later, 29<sup>th</sup> November, 2017, there was a debate about the impact of Universal Credit on terminally ill people, this debate being adjourned (Hansard, 2017f). This was followed by a debate on Universal Credit Sanctions (4<sup>th</sup> December). This draws attention to the level of official errors:

The Department for Work and Pensions' own error statistics show that the error lies within the DWP. In 2016-17, claimant error was 1.8% and official error was 4.9%. When claimants are doing what is asked, the margin of error is marginal, so it is the official errors that are sending people into severe debt and often poverty, and, all too often, to the food bank (Jim McMahon)

It also highlights how the system was designed to be supportive to special circumstances:

The claimant commitment is agreed between the claimant and the work coach, and it is based on the claimant's particular circumstances. So where a mother is taking young children to school and back, the time she would have available to work and for work search would be restricted by that. Where someone has caring responsibilities for a spouse, parent or disabled child, that will also change the amount of time they have available. The point is that this is to be a tailored system that responds to and reflects the individual's circumstances. The individual and the work coach between them agree what is reasonable, and the claimant then commits to it. As I was saying, work coaches have the flexibility to personalise the requirements (Damian Hinds)

Universal credit is designed to support claimants in a holistic way, ensuring that we help claimants find or progress in work, while ensuring that they continue to receive help with their housing costs and other benefits. (Damian Hinds)

(Hansard, 2017g)

2017 ended with a call (5<sup>th</sup> December) for past assessments of Universal Credit to be made available, which was agreed to.

I beg to move, That an humble Address be presented to Her Majesty, That she will be graciously pleased to give directions that the five project assessment reviews, carried out into universal credit between 2012 and 2015 by the Government's Major Projects Authority now known as the Infrastructure and Projects Authority, and any subsequent project assessment reviews carried out into universal credit by the Infrastructure and Projects Authority between 1 January 2016 and 30 November 2017 that have been provided to Her Majesty's Ministers at the Department for Work

and Pensions, be provided by the Secretary of State for Work and Pensions to the Work and Pensions Committee.

(Hansard, 2017h)

On the 8<sup>th</sup> January 2018, in a Cabinet reshuffle, it was announced that David Gauke was being moved to the position of Justice Secretary and that Esther McVey would take over as the Work and Pensions Secretary (Gov, 2018).

### **3.2.3 But, ‘Universal Credit is working’ – the evidence!**

A preliminary evaluation of the pathfinder sites, which related to claimants who were “single, unemployed, non-home-owning claimants without any children” (DWP, 2014: 10) revealed a relatively positive experience of the online claim process. Whilst many found the job search process easy, just less than a third found it difficult for reasons that included: “a perceived lack of suitable jobs in the area, a lack of access to the internet at home, and applying for jobs online reducing the time they needed to spend on job search” (DWP, 2014: 11). Most were paid monthly and few had money management issues. The demographic data revealed that over 65% of respondents were in the 18-24 age band, with 85% living with family or friends, with around 70% being male.

Underlying the conviction to proceed, appear to be arguments that Universal Credit has unarguable impact, but this is grounded in three studies comparing Universal Credit claimants with those on Job Seekers Allowance (JSA). Two reports were published in 2015 (DWP, 2015b, 2015c) and one in September 2017 (DWP, 2017). The latter is based upon data collected between July, 2014 and April, 2015, whilst the earlier analyses were based upon data collected between July, 2013 and September, 2014. The first focuses upon the four Pathfinder areas, which had a significant number of claimants in the 18-24 age band, in contrast to the JSA comparator site which had a significant number of people in the 30+ age band. Universal Credit was rolled out to “couples from July 2014 and then to families with children in November 2014” (DWP, 2015b: 9). However, in the first analysis. “Couples...are not included in the cohorts used in the present analysis” (DWP, 2015b: 20). The criteria to define the sample used was:

Single / No Children / No Housing Benefit / Not receiving support for Mortgage / British / No capital / Not homeless / Not claimed JSA or ESA during last 2 weeks (DWP, 2015b: 37).

Likewise, the second report was confined to single unemployed claimants:

All of the analysis relates only to the types of claims that were first eligible for UC, namely new claims by single unemployed people with no children, no housing costs and who met a range of other eligibility criteria (DWP, 2015c: 17).

Regarding the final study and its methodology, the third report states that “This report has not duplicated those descriptions but has outlined the key developments since the December 2015 report” (DWP, 2017). In other words, the methodology was consistent with the earlier studies.

### **3.2.4 Public outcry**

Against this backdrop of political debate is public outcry against Universal Credit, manifesting in online petitions, media reports and social media commentaries.

Online petitions have appeared such as “Pause the rollout of Universal Credit” with 140,676 signatures (38degrees, 2017a), “The rollout of Universal Credit should be paused until significant problems with it are fixed signatures” with 823 signatures (38degrees, 2017b), “Change Universal Credit” with 8,160 signatures (change.org, 2017), “Abolish Universal Credits before it puts majority of the UK in poverty” with 10,505 signatures (petition.parliament.uk, 2017) as well as those by both the SNP “Halt Universal Credit now” with 9,588 signatures (SNP, 2017) and Labour Party “Theresa May: pause and fix Universal Credit now” with an undisclosed number of signatures (Labour, 2017).

The media have published articles revealing a dark side to Universal Credit. For example, headlines include: “Almost 80% of people on disability benefits 'have seen health worsen since introduction of Tories' new system” (Independent, 2017a); “PIP investigation: 200 cases of dishonesty... and still DWP, Atos and Capita refuse to act” (DNS, 2017); “Too ill to get to the jobcentre? If you’re disabled you may still be sanctioned” (Guardian, 2017b); “Universal credit ‘penalises the self-employed’ report warns” (Guardian, 2017c); “Universal Credit is 'putting people in poverty', charities warn” (Sky, 2017); “Tory

rebels call to stop Universal Credit amid fears it will become another Poll Tax” (Sun, 2017); “DWP fights to block publication of Universal Credit docs” (politics.co.uk, 2017); “I work for the DWP as a universal credit case manager – and what I’ve seen is shocking” (Independent, 2017b). This latter article presents an anonymous report by a ‘case manager’ revealing employee lack of knowledge, understaffing, neglected claimant ‘journal’ entries due to overworked employees, delays resulting from the need for decision sign offs and discrepancies in take-home pay, sanctions due to missed deadlines and referrals to charities and foodbanks.

Further discord is to be found on social media. For example, the tweets presented in Figure 3, Figure 4, Figure 5 and Figure 6 were found under #UniversalCredit and #DWP. It draws attention to the genuine dissatisfaction with the reforms relating to Universal Credit and the associated PIP.

**Nick @Mylegalforum · Sep 30**

Have written to my local MP voicing my deep concerns over roll out the full service of Universal Credit. Excerpt of my key concerns..

**#DWP**

Up to now the claimants have been the much less complicated JSA type cases but my key concerns are on the Full Service roll out, it will adversely impact upon:

- Workers, due to the much less generous awards because of the reduced 63% taper and fewer claimants qualifying for the work allowance.
- Those that have considerable limitations health wise, but not to the extent that they are sufficiently serious disabled to qualify for enhanced benefits.
- The withdrawal of the existing severe disability premium.
- People having to wait for up to 12 weeks for a first payment, with a knock on effect on rent arrears.
- The uncertainty over mortgage help from April 2018 and the DWP proposing a system of loans to replace the current mortgage interest help.
- The expectation towards finding full time employment and whether there really are enough jobs in the locality to meet it.
- Processing errors causing monthly misery until payments are correctly reconciled from one monthly payment to the next.
- Child poverty increasing under the new two child rule and all the problems this will bring.
- The digital expectation without sufficient support
- Whether the online claim process will flag up and recognise the more vulnerable claimants from the very first point of contact

In line with national charities, including Citizens Advice, my thoughts are we should pause the roll out until far more is known of the policy/technical issue impact upon the full range of claimants which UC Full Service is aimed at.

I therefore urge you to join with other Conservative MPs in asking the government to see sense and pause this roll out until a full independent impact assessment as to how this will hit your constituents has been carried out.

10 62 76

Figure 3 Tweet accessed on the 11<sup>th</sup> October 2017.

My dad in early stages of Chemo, on stat sick from work. **#UniversalCredit** offer help, he makes a claim, they give him 1p a month. Seriously.

1 1

Figure 4 Tweet accessed on the 5<sup>th</sup> November 2017.



Figure 5 Tweet accessed on the 5<sup>th</sup> November 2017.



Figure 6 Tweet accessed on the 11<sup>th</sup> October 2017.



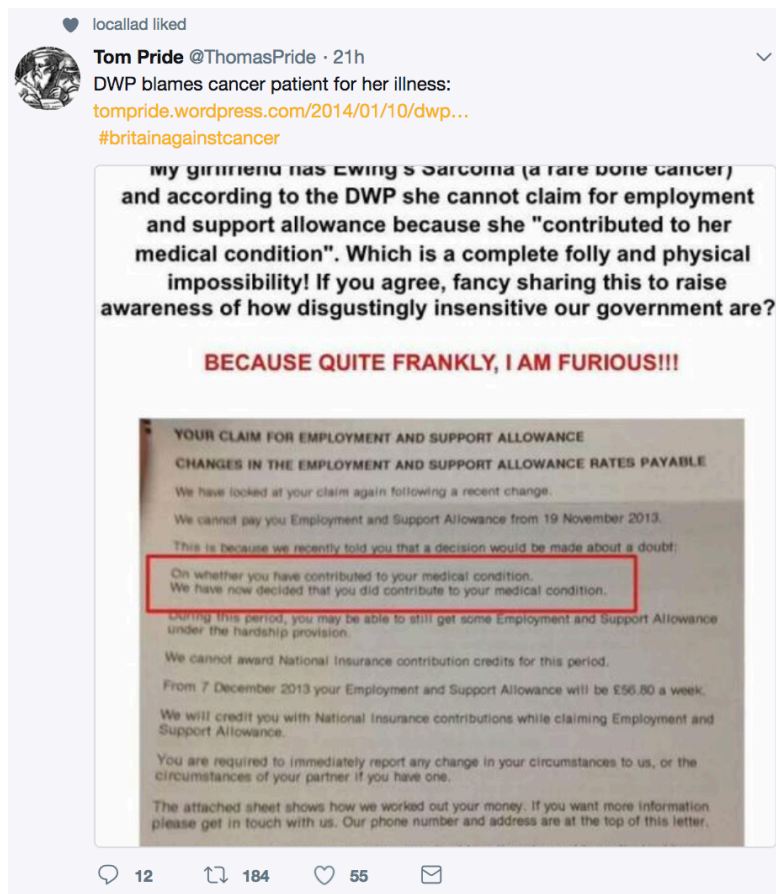


Figure 7 Tweet accessed on the 6<sup>th</sup> December 2017.

The tweet in Figure 3 draws attention to a variety of concerns, but draws attention to what appears to be an unstated assumption that there is availability of work in the locality. The tweet in Figure 4 highlights the specific case of an award and its mockery. Figure 5 reveals the sentiment that the Government does not care about the poor and draws attention to food poverty and suicide. The tweets in Figure 6 raise questions about PIP assessments, whilst, technically are not part of Universal Credit, are an essential complementary part.

In summary, the combination of parliamentary debates, petitions, media reports and social media commentaries denote a mounting discord about Universal Credit and whatever is associated with it. Irrespective, the Government stance is to continue with the roll-out of Universal Credit because it is 'working'

It is working: our research shows that compared with people in similar circumstances under the previous system, universal credit claimants spend more time looking for work, apply for more jobs, take up jobs that they would not even have considered previously, and take on more hours or extra jobs (Gauke, 2017)

#### 4. CASE STUDY: East Lothian Roll-Out

East Lothian was the first local authority in Scotland to go live with Universal Credit (CAS, 2017b). Thus, this provides early first hand insight into the user experience of the implementation of Universal Credit. By July 2017, Universal Credit had been rolled out to a further six locations in Scotland: Inverness, East Dunbartonshire, Inverclyde, Midlothian, Clackmannanshire and Stirling. In July 2017, the Citizens Advice Bureau reported on evidence gathered from five of these bureaux revealing:

- 15% rise in rent arrears in comparison to a 2% national decrease.
- 87% increase in Crisis Grant issues in comparison to a 9% national increase.

- Two of the five bureaux report a 40% and 70% increase respectively, in advice relating to food banks advice, in comparison to a 3% national increase.

CAS (2017b: 2)

#### **4.1.1 Citizens Advice Scotland (CAS, 2017c)**

In January 2017, Citizens Advice Scotland (CAS) conducted a “two week ‘snap shot’ survey of all visiting clients” (CAS, 2017c: 4) attending their two bureaux in Musselburgh and Haddington, giving 134 response. Its findings revealed that whilst 31% would ‘win’, with 63% less than 1% increase, 52% would ‘lose’, with 79% having over 10% reduction. The most affected are likely to be lone parents and those with disabilities.

#### **4.1.2 Musselburgh Job Centre (White, 2017)**

On the 19<sup>th</sup> January 2017, the Social Security Committee of the Scottish Parliament conducted a mini-inquiry of Universal Credit in Musselburgh, one of the early roll-out locations. The people interviewed (both claimants and workers) had direct experience of the system. The ‘full digital service’ went live in March 2016. There was support for the principles of a real time centralised system that allows claimants to deal with things themselves online. However, concerns were with implementation and support, which were ‘causing real problems’:

Long response times and a lack of available local support and information are causing significant difficulties and undermining confidence in UC. There is a widely shared view that the “test and learn approach” is not working in practice, that feedback is not being responded to and some claimants are feeling like “guinea pigs”.

Claiming online can take hours with the first payment taking many weeks:

we were told 12 weeks in some cases. One case took up to 7 months to be paid in full. There is confusion about add-ons and an expectation that the claimant needs to know his or her entitlement to be able to claim them.

Local DWP employees tried to help, but one claimant has revealed frustration with dealing with them:

Staff at the jobcentre are trying but a lot of them don’t seem to know what they’re doing. They don’t have any authority to make decisions; everything is just referred to the helpcentre. Information passed to the helpcentre is just ignored.

When referred to the telephone ‘helpline’, then there could be long waits (e.g. 30-40 minutes) with telephones charges being incurred. Problems with posting messages on the online Journal included responses being slow, insensitive or not at all. Whilst it is important to develop a good relationship with claimants, this was variable with some failing to ‘understand the claimant’s condition’. Claimant comments reveal stress and uncertainty especially regarding delayed payments, indebtedness, repayments of advances and being made homeless.

It was concluded that:

The claims process is seen as relatively straightforward for young, healthy, IT literate people but not for older claimants or those with health or capability issues. For them the system can often feel complex and confusing and they feel unsupported. There is the feeling that claimants have to “jump through hoops” to get what they are entitled to; that the process is deliberately designed to discourage people from claiming; and confusing for those moving from legacy benefits to UC whose circumstances change.

The claims process is digital by default but many claimants have little or no experience of the digital world, do not have access to a computer and do not have the necessary skills. Claimants can feel vulnerable having been forced onto benefits following a sudden change of circumstance after years in work. It was felt there was a lack of recognition of people’s circumstances and differing levels of ability, a lack of empathy and little practical support at the jobcentre. Despite it being a digital process, we were told large amounts of paperwork are still required; one example being GP fit notes that have to be handed in to the Jobcentre....

.... The overall feeling is that the DWP is not about providing appropriate support but getting people back in to work.

The claims process, whilst accessible to some, was not to others. Rather than being a supportive system, allowing claimants access to entitlements, the system was a challenge.

## 5. SUMMATION

The aim of this paper is to provide an empirically grounded narrative of the unfolding of the welfare reform that is Universal Credit. It adds to the accounts provided by others (e.g. Timmins, 2016). Material has been selected in order to present a balanced view of how Universal Credit has been delivered and received. This is a difficult task, but the evidence of whether this has been achieved is in the two tables of the Appendix, which provides argument and counter-argument of two Parliamentary debates on Universal Credit. This paper has avoided any analysis on the grounds that a rich description such as this should speak for itself (Latour, 2004). Analysis and commentary will be presented elsewhere.

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## APPENDIX

There were two debates in quick succession, the first on the 18<sup>th</sup> Oct. 2017, with an emergency debate on the 24<sup>th</sup> Oct, 2017.

### Debate: 18<sup>th</sup> October 2017 (Hansard, 2017a)

On the 18<sup>th</sup> October, 2017 MPs debated the topic of Universal Credit in the Main Chamber of the House of Commons. This draws attention to a complex of issues, but more significantly an insight into views and counter views. These views and counter views are revealed in an analysis of a transcript of the content of this debate, illustrated by appropriate selected quotes (Table 2)

Table 2

	Pro Universal Credit	Anti-universal Credit
Is Universal Credit Working?	<p>“Universal credit is working and the roll-out will continue—to the planned timetable. We are not going to rush things. It is more important to get this right than to do it quickly” (Gauke)</p> <p>“pausing the roll-out of universal credit does not help anybody, given the positive effects it is having on getting people into work and allowing them to progress in the workplace” (Harper)</p>	<p>“to fix the many and varied issues associated with universal credit” (Abrahams)</p> <p>“In spite of the concessions and potential changes, and in the full knowledge of the evidence of the harm that universal credit is doing to our constituents, the Government are determined to press on” (Gray)</p>
Emphasis of participants to debate:	Upon Principles	Upon Practice
Viewpoint:	<p>“what concerns me is some of the language used by Labour Members, and their scaremongering” (Rowley)</p> <p>“Ultimately, the Opposition seek to undermine the system in its entirety—from beginning to end” (Rowley)</p> <p>“some Opposition Members do not want to fix universal credit, but to destroy it and go back to an earlier world of throwing more money at welfare. The second is that some of them know they cannot fix it, because their own record on tax credits—their big attempt at welfare reform—was an absolute disaster, for which we are still paying in HMRC’s annual accounts” (Graham)</p> <p>“I know what is happening in mine, and I do not need the Leader of the Opposition to tell me; and when it comes to making things up, he should stop scaremongering and get his facts right.” (Graham)</p>	<p>“It is obvious once again that this Government care more about saving face than serving the people of this country. This Conservative Government say that they are improving the lives of working people and getting people back into work, yet they are ignoring pleas from across this Chamber and the country to halt the roll-out of this shambolic universal credit system” (McMorrin)</p> <p>“This is a country where families cannot feed their children, where people are reliant on the generosity of others and where disabled people face being thrown out on to the streets. We have a Government who do not seem to care, and who continue to push on with their plans regardless. The universal credit roll-out has been a disaster, and it must be halted to make sure the Government get it right. We are not talking about policy or austerity; we are talking about people’s survival.” (Walker)</p> <p>“All I ask is that the Government show some empathy to the parents who need to juggle childcare and work as they try to provide the best they can for their children and families” (Antoniazzi)</p> <p>“I fear that the problems with the policy run much deeper. In demanding that the Government address these select issues, we risk presenting them merely as bugs, but they are not bugs; they are built into the system... When we hear from the frontline about the problems with universal credit—long payment delays, rent arrears, domestic abuse victims</p>

	Pro Universal Credit	Anti-universal Credit
		trapped, and the arbitrary sanction of payments—we must understand that they are no accident; they are about ideology. They are not bugs; they are features” (Sobel)
Approach:	<p>“the whole nature of the roll-out was deliberately set so as not to repeat the grave mistakes made when they rolled out tax credits and other benefit changes... The roll-out of universal credit has been deliberately designed—it is called “Test, learn and rectify”—so that, as it happens, we can identify where there are issues, rectify them and then carry on rolling it out.” (Smith)</p> <p>“we cannot have a “test and learn” environment if we are not testing... The pauses are built into the system already, and the system is using them as opportunities to develop.” (Burghart)</p> <p>“we have seen that a policy of test, learn and rectify can work” (Wollaston)</p> <p>“the roll-out has been slow and measured. At every opportunity, the Government have looked at the system again and made improvements. They have introduced advance payments, alternative and direct payments and are making the helpline free, among other measures... pauses are already built into the system to allow us to learn and change” (Bradley)</p>	<p>“Although we support the principle of simplifying benefits, the evidence so far suggests that the design problems in the system, compounded by operational problems, delays and errors, mean that too many people are experiencing real financial hardship” (Morden)</p> <p>“In 2013, Inverness was a pilot area for universal credit. We have a simple view. We thought we would see what the problems were and report them to the Government, who would look at them and fix them. What actually happened was a one-sided arrangement. We were telling them about the problems in 2013, 2014, 2015, 2016 and 2017. There were endless ministerial meetings, debates, questions and letters asking—begging—they to sort out the shambles, but nothing was done” (Hendry)</p> <p>“Why do they think there is such a level of feeling among advice and support agencies? Do they think those agencies are just making it up? How dare this place test and learn a policy on actual people, on actual citizens?” (Pidcock)</p> <p>“The Government were, however, warned by IT companies that it was not possible to build a universal credit system, bringing the six systems together, in time for implementation, but they ignored that and continued; they developed in haste” (Rimmer)</p>
Acceptability of Principles	<p>“Getting back to the principles, we supported those then and we support them now” (Abrahams: Labour)</p> <p>“The initial premise of a simplified social security system streamlined with one payment was a good idea. The SNP still supports that idea” (Gray)</p>	<p>“but particularly the DWP, such that indiscriminate and unco-ordinated cuts were required. Cuts to tax credits, to the work allowances, to employment support allowance and to housing benefit—all component parts of universal credit—have undermined the new system” (Gray)</p>
Insights from third parties:		<p>“They are shared by organisations at the forefront of supporting people through difficult periods and supporting the most vulnerable in our society, such as Community Housing Cymru, Citizens Advice, Shelter, the Child Poverty Action Group and the Trussell Trust—to name but a few. Those organisations know at first hand how a system is meant to work and when something is not working, because they are generally the ones picking up the pieces when people’s lives are turned upside down by debt and anxiety, caused at this time by problems with the roll-out of universal credit” (Jones)</p>
Old system:	Deeply flawed:	“Even before universal credit, people needed help from a food bank mainly because of



	Pro Universal Credit	Anti-universal Credit
	<p>“We will address the historical failures of our benefits system” (Gauke)</p> <p>“The existing system is not very good, does not work very well, and does not support people very well” (Harper)</p> <p>“our historical social security system is badly designed, but that in many ways it was never designed as a whole at all. It has evolved from myriad changes over the decades, and for too long Governments of all shades shied away from this challenge” (Argar)</p> <p>“the welfare system we inherited was a disaster. It has been a disaster since its birth in 2003: it cost £1.9 billion in errors, left hundreds of thousands of people with too little money and created a system that paid people not to take work” (Burghart)</p>	<p>problems with the benefits system. Where families claimed multiple benefits, however, even when one was suspended, others usually kept being paid and the family often still had some income. There is no backstop to universal credit, however, meaning that a failure to receive a payment can leave a family and their landlord with absolutely nothing” (Gill)</p>
	<p>Prevents people from fulfilling their purpose</p> <p>Limits work to 16hrs /week:</p> <p>“If people reach 16 hours, they no longer have the incentive to work additional hours... For people who work erratic, relatively few hours that increase and decrease, it is challenging in the current system to keep up with the paperwork that that entails for six different benefits” (Green)</p>	
	<p>Complexity and bureaucracy:</p> <p>“In 2010, the coalition Government inherited a broken welfare system that was over-complicated and encouraged a lifestyle of benefit dependency, with more and more families on benefits for successive generations” (Bradley)</p> <p>“One had to be a nuclear physicist to navigate the old system. We all saw in our casework some of the most vulnerable people missing out on benefits to which they were entitled” (Tomlinson)</p>	
New system:	<p>“It is about setting up a system that is like work, so that those people who are not yet in work have a system that enables them to get into work and manage those challenges” (Harper)</p> <p>“Compassion alone is not enough. The effectiveness of our welfare system should be properly judged by the number of lives that it transforms, and that transformation comes from well-paid work” (Rishi Sunak)</p>	<p>“documentation provided to the DWP at constituents’ cost is being lost or even destroyed... the staff do not know the system themselves. How can constituents be expected to navigate the system when staff do not have the correct training and support to assist people who are having difficulties?” (McKinnell)</p> <p>“The problem is not just that delays to payment cause debt, that mistakes are made time and again, that communication is rubbish, and that it takes months to respond to evidence provided and months to pay what is owed; the biggest problem for my constituents is that when all the benefits were lumped together, with a laudable aim, the Government also trimmed the components, leaving my constituents with not enough money to live on” (Jones)</p>
	<p>Monthly payments with 6 week initial wait:</p> <p>“a waiting period is fundamental to the structure of universal credit, which pays people monthly, mirroring the world of work” (Gauke)</p>	<p>“the very large number of people who are still paid weekly” (Timms)</p> <p>“according to Citizens Advice—one in three people now wait longer than six weeks, and one in 10 wait longer than 10 weeks” (Brake)</p>

	Pro Universal Credit	Anti-universal Credit
	"Our latest data show that 80% of new claimants are being paid in full and on time: (Gauke)	
	"I do not think it is reasonable to assume that everybody on universal credit is incapable of managing their own money" (Harper) "A split-payment system must therefore be considered" (Wilson)	Payments are direct to main household earner (but not direct to landlord), but there is a need for split payments: "ensure that victims of domestic violence can access any of their finances. At the moment, under the current system, they have to admit it in the jobcentre, often in front of their partner" (Phillips)
	Role of work coach: "His work coach provided tailored support, building his confidence and capability" (Gauke) "work coaches could be helping people get into work, rather than helping them to deal with debt, stress and mental health issues" (Allen)	"my constituent who suffers from severe mental health problems, failed a PIP assessment, and was told to claim universal credit? He has a sick note up until the end of December but was made to sign a form advising him that he will take any job. The sick note was dismissed by the work coach, who said that if he did not sign he would be sanctioned" (Sherriff)
	Clear claimant commitments: "claimants have a flexible, clear and tailored claimant commitment so they fully understand their responsibilities. The commitment supports and encourages them to do everything they can to move into or towards work, or to improve their earning" (Gauke)	"People suffering from motor neurone disease came to see us in Westminster yesterday to say that on top of the agony of their disease, they faced the indignity of fighting for their full entitlement under PIP" (Dromey)
	"The core design element is that the system looks back over what someone has earned over a month and automatically adjusts payments based on that. It erases the binary distinction between in work and out, and removes the need to flip from one benefit to another, then back again" (Hinds)	Delays and unreliability of real time information
		Two children cap on benefits Cuts in work allowance from 65p/£ to 63p/£ (which is higher than originally proposed 55p/£)
	Advance payments: "We know that some people cannot afford to wait six weeks for their first payment, which is why we have advances that provide those in financial need" (Gauke) "typically payment is made within three days" (Gauke)	Loans to be paid back within 6 months
		Most seriously affected are <ul style="list-style-type: none"> <li>- Single parents with disable children</li> <li>- Disabled</li> <li>- Self-employed and impact of 'minimum income floor' (assumes a minimum income base on 35 hrs per week and minimum wage)</li> </ul> "single parents are among the hardest hit by waiting times for their universal credit payments" (Duffield) "Evidence from Scope, the disabled charity, shows that a household with a disabled person in it is twice as likely to be in debt as a household without a disabled person" (Walker) "Time dictates that I should speak about one section of the community for whom universal credit will have a particularly devastating

	Pro Universal Credit	Anti-universal Credit
	Gauke announces phone calls are free that morning “Having secured the Adjournment debate on 21 June 2017 on call charges for phoning the DWP, I was delighted with today’s announcement” (Stephens)	impact: the self-employed, and specifically actors and creatives” (Brabin) “people trying to claim universal credit have reported being on the phone for an hour trying to get their case dealt with? At 55p a minute, that cost is astronomical” (Whitford)
	“most jobs have to be applied for electronically and most jobs require a certain level of IT skill. If someone is not capable of applying online, they will find it very difficult to get into work. It is important that the work coach can identify that requirement, so the proper help and support can be put in place to enable that person to have the digital skills to be able to get into the workplace” (Harper) “Some people use internet cafés. Some use other people’s access to the internet so that those people can work with them through the process. It can be daunting, but they do it and stumble because they do not have the full paperwork. We need real clarity on what paperwork is required, and then people will feel less frightened and see it more as an opportunity” (Davies)	“but the fundamental difference with universal credit is that in order to remain live, the application has to be updated daily using a smartphone or a PC. Many of my constituents do not have access to PCs and smartphones” (Morris) “Constituents are finding it difficult to make their daily updates, to verify their claims and to post activity on their web activity report, which is necessary to stop their claim being suspended—never mind getting hold of a human being to help when the system goes wrong” (McKinnell) “What about those who do not have the IT skills or internet access to be able to apply online? They can go to a library or a jobcentre if they are still open, but that is not an option for many” (Killen) “5 million people in the UK lack basic literacy skills, 8 million lack basic numeracy skills and nearly 5 million had below entry-level IT skills. Many people on low income cannot afford internet access, or face increased difficulty accessing it because of the closure of libraries and jobcentres” (Greenwood)
		“the problem is compounded by the level of deductions of third party debt that are allowed under universal credit—for example, council tax or utility bill debt? It is higher than the level allowed under legacy systems, which means that people are left with much less money” (Green)
Outcome:	Labour statistics on (youth) unemployment: “Thanks to a Conservative Government, we now have almost full employment in this country” (Soubry)	
	Claimant numbers down.	Claimant numbers down due to sanctions. “There may be many and varied reasons why the claimant count is down, not least the system of punitive sanctions the Government also introduced in 2012” (Abrahams)
	“Our latest data show that about 80% of new claims were paid in full and on time, and over 90% of people receive some payment at the due date. Among all claims, 92% are paid in full and 96% are getting some payment by the due date. Advances are available, paid within five working days and, in an emergency, on the same day. They are paid back over six to nine months. For vulnerable claimants, it is possible to have rent paid direct to the landlord, and 34% of social sector tenants on universal credit have this arrangement right	“ the roll-out in Newport is due to start on 15 November. Given the six-week waiting period, my constituents will be lucky to receive their payment on the day after Boxing Day if it is on time, and not until the new year if it is not. No payments before Christmas will mean real hardship, and any payment received will be used to survive and to pay for food and heating, which by then—after six weeks with no income—will be a greater priority than paying rent” (Morden)

	Pro Universal Credit	Anti-universal Credit
	now. Our trusted partner system will further streamline the system for landlords to identify tenants who should be on those direct payments... Split payments and more frequent payments are also available where needed” (Hinds)	
	<p>“our research shows that compared with people in similar circumstances under the previous system, universal credit claimants spend more time looking for work, apply for more jobs, take up jobs that they would not even have considered previously, and take on more hours or extra jobs” (Gauke)</p> <p>“claimants spend twice as much time actively looking for work and, for every 100 claimants who found employment under the old system, 113 will find employment under universal credit” (Sunak)</p>	<p>“The DWP’s own figures show that for the 2% of jobcentres with UC, there has been a 3% uplift in employment rates. That accounts for all the factors that contribute to people finding or staying in work... when many of those jobs are precarious, low-paid and unsustainable?” (Gray)</p>
	<p>“I speak regularly to the citizens advice bureau in my constituency, the food bank, the jobcentres and local councils about many issues, including universal credit. They have reported back to me that universal credit is working well in my area and across Kent—<i>[Interruption.]</i> Kent includes some seriously deprived areas and should not be mocked” (Whately)</p> <p>“All we have heard is a catalogue of negativity” (Hoare)</p> <p>“We are not blind to the stories of human suffering that we have heard this afternoon; they are profoundly devastating when we hear them... Please let us remember that for every heartbreaking story we hear in this place, there are positive stories of people’s lives being changed by their being able to get back into work and meet their aspirations of taking on more work without being penalised for it.” (Maclean)</p>	<p>“absolute misery and destitution” (Onwurah)</p> <p>“I have seen people in the most desperate circumstances—starving, suicidal, broke and broken” (Hill)</p> <p>“There has been humiliation, degradation, desperation” (Hendry)</p> <p>Quote: “last week the stress of everything got too much and I attempted to take my own life” (Whitfield)</p>
		<p>Growth in foodbanks:</p> <p>“The only measurable difference we have seen is that food bank referrals have gone up by 70%” (Cowan)</p>
	<p>“it is better to assume that people can manage their rent themselves” (Harper)</p> <p>“Before universal credit, too many people were left to get on with their lives and get deeper and deeper in debt” (Smith)</p>	<p>Growing debt / rent arrears (survey of 105 councils):</p> <ul style="list-style-type: none"> <li>- Old housing system → 10% in arrears</li> <li>- Universal Credit → 50% in arrears</li> </ul>
	<p>“eight people evicted during the past year— are a quarter of the number that Gloucester City Homes, when it was the city council housing department, used to evict, on average, every year during the 13 years of the Labour Government” (Graham)</p>	<p>Increase in homelessness (evictions due to rent arrears) / sleeping rough:</p> <p>“but there is an understanding among landlords that they do not take people on universal credit, and they are beginning to evict their tenants who are on housing benefit... I recently went to a private landlords forum in my borough and none of them said they were prepared to let to people on universal credit, because they simply did not want to wait for their rent.” (McDonagh)</p> <p>“Owing to the nature of their business models, private sector landlords will not wait two, three</p>

	Pro Universal Credit	Anti-universal Credit
		or four months for their tenants' money to be paid" (Lloyd) "if people have nowhere to live and nothing to eat, how can we expect them to get a job?" (Rashid)
		Stress is creating mental health problems: The work offered is low quality: "most of the jobs they get are on zero-hours contracts" (Cunningham)
		"the non-consensual sex exemption... they should make contact by phone or online, or collect a form from their work coach. In Northern Ireland, under the Criminal Law Act (Northern Ireland) 1967, anybody to whom a claim of rape is made has a legal duty to report that crime to the police. That duty falls not only on the work coach and the DWP, but on the third-party referrer—the doctor, nurse, social worker or sexual violence support worker has to report that crime to the police. Women in Northern Ireland should not face the choice between being forced into a criminal justice situation, which may make them feel not safe from a former partner, and putting food in their children's mouths" (Allen)
Conclusion:		"Why, then, are the Government not listening to their own Members, to the expert charities, to the Scottish and Welsh Governments and to constituents?" (Gray)
The Vote		"I know that Members on this side of the House will be abstaining tonight. Personally, I do not agree with that. The House should have an opportunity to express its view... If there is no way for me to express my view, on behalf of my constituents... I am afraid that I will have to vote against the Government... I hope the Minister will give an assurance from the Dispatch Box so that I do not have to vote against the Government. (Wollaston)
	<p>Ayes: 299 Noes: 0</p> <p>That this House calls on the Government to pause the roll-out of Universal Credit full service</p> <p>"We are elected to come to this place to debate and decide what our position is on motions. If people choose not to vote, that is perfectly in order, as I have explained, but the motion was carried... it is a statement of fact. The motion was passed. End of subject" (Mr Speaker)</p> <p>I think it highly desirable that the Government, in the light of the result, should come to the House and show respect for the institution by indicating what they intend to do" (Mr Speaker)</p>	
EXAMPLES	<p>"Of course, we have heard hard stories today, but let us be clear: the existing system produces hard stories" (Wilson)</p> <p>"We have heard many compelling cases today, and we cannot ignore them" (Wollaston)</p>	<p>"I know of one family who have had their two children taken into care because they were forced to move into a tent in a park after being evicted when their housing benefit was not paid on time. These children were taken away from their parents not because they were not loved, not because they were not cared for, but because this Government failed them" (McMorrin)</p> <p>"Mr James Moran from Harthill in my constituency qualified as an HGV driver and</p>

Pro Universal Credit	Anti-universal Credit
	managed to find work on a zero-hours contract as a driver while also receiving universal credit—exactly the sort of scenario under which universal credit was supposed to work better. Not long after gaining employment, however, Mr Moran was sanctioned, despite being in employment. As he started the process of appealing the sanction, he suffered a stroke, which meant that he was no longer able to work as a driver. As the sanction was still in place, he returned home from hospital with no means of receiving an income. Despite getting some help from his elderly parents, Mr Moran struggled with no money whatever for more than a month. He then suffered a second stroke. Mr Moran has advised me that the doctors who treated him in hospital at the time of his second stroke admission told him that the low blood pressure that caused the second stroke was almost certainly caused by malnourishment. That malnourishment was a direct result of a DWP sanctioning error, forcing Mr Moran to live without an income—to live on fresh air” (Gray)
	“...the chief executive of the East Durham Trust, Malcom Fallow. He spoke to me about a young boy who was attending the community barbecue, which was trying to feed some of the most deprived and vulnerable families in the community of Peterlee in my constituency. He said that the young boy put a burger in his pocket. When he was challenged about it, he said that he was taking it home to feed his hungry sister. That is an indictment in 2017” (Morris)

### Emergency Debate: 24<sup>th</sup> October 2017 (Hansard, 2017b)

In view of the lack of response to the previous week’s debate an emergency debate is called:

Since then, we have heard nothing from the Government about what they intend to do, in response to the concerns raised last week, to fix universal credit. I always welcome the Minister for Employment to his place, but why is the Secretary of State not here to answer? (Abrahams, Hansard, 2017b)

Many of the issues raised were raised in the previous debate. Nevertheless, this debate reinforces the contradictions, with additional arguments being presented. These are presented in Table 3.

Table 3

Pro Universal Credit	Anti-universal Credit
“what we heard from those who sit behind them was abject opposition to universal credit. It appears to me that they do not want so much to pause the roll-out as to completely abandon it” (Kerr)	
“There is no constitutional requirement for the Government to respond to resolutions of the nature we are discussing if that is what the Opposition choose to table for Supply day debates” (Quin)	

	Pro Universal Credit	Anti-universal Credit
	“Conservative Members are comfortable with the roll-out, the time we are taking and the way we are presenting it to the country. Ultimately, the electorate will decide. They are seeing the Opposition’s view and the Government’s view, and that is one role of the House” (Quin)	
	“What we have here is a rare case in which Members of all parties are agreed on the fundamental principles at stake, and we are willing to work together to ensure that universal credit is a success and supports people into work without fear of a loss of income” (Abrahams)	“This important constitutional debate is, however, little relief for those living in areas about to be placed under universal credit full service” (Abrahams)
Why pause? What is the problem?	<p>“House did ask the Government to pause, but what the House did not do was provide a single reason in that motion why the Government should pause” (Harper)</p> <p>“the initial debate was supposed to be about a pause and fix of the universal credit roll-out, but it has now changed to just a pause. A pause to do what—amend it or drop it? There are currently no proposals from the Opposition to roll out a new system. We must have the opportunity to fix through the test, learn and rectify approach” (Green)</p>	<p>“The motion was tabled because UC is not working in the way its designers told us it would and the way many of us intended and wanted it to” (Cadbury)</p> <p>“today the Minister did not use the opportunity he had to respond to the vote last week” (Cadbury)</p> <p>“They ignored Parliament last week, but they have been ignoring calls since the pilot programme was launched in Inverness and the Highland Council in 2013. Between 2013 and 2017, there have been ministerial meetings, letters, questions and debates pleading for action... The situation is not just about the wait for payments. This is about missed payments, delayed payments, wrong payments, communication blockages and debt by default” (Hendry)</p> <p>“now is the time to listen to the experts and to those who are actually experiencing the effects of this. Now is the time to pause this shambolic, chaotic roll-out, and to take the trouble to fix it” (Hendry)</p>
	“I assume that it was only because of the timing of the release of those employment statistics that the Opposition Front-Bench team were unable to weave them too strongly into their speeches on the day. They did not welcome the 52,000 increase in employment on the previous quarter; they did not welcome the 215,000 increase in employment on the previous year; and they did not welcome the fact that unemployment is at the lowest rate since 1975. [Interruption.] Obviously, they did not have time. There is evidence that universal credit is helping this success story” (Quin)	“what is heart-breaking is that the suffering is utterly unnecessary. The hardship is the result of how the Government have bungled the benefit. The status quo is no longer tenable. I urge the Government to do the decent thing: pause the roll-out and fix the problems, as the House voted they should do” (Gibson)
	“The Government are delivering for the poorest. Periods of Labour government have always resulted in an increase in unemployment. From 1997 to 2010, unemployment went from 2.1 million to 2.5 million. Unemployment has dropped to below 1.5 million under this Government” (Green)	
	“Where there is a difference is on policy” (Tomlinson)	

	Pro Universal Credit	Anti-universal Credit
Cause of problems:		"To be fair, some Conservative Members, and indeed a Conservative Assembly Member, have recognised the real problems with the structural design of universal credit, even saying that it is "indefensible"" (Abrahams)
Process:		"What is at issue here is the process—the way the benefit is being rolled out. It is surely not beyond the wit of the Government to revisit and improve it. It now seems clear that the reason for not pausing the benefit, which is riddled with errors, must be and can only be arrogance, and an ideological fixation that is really very difficult to understand" (Gibson)
Principles:	"It is worth remembering what work does for people. It instils a sense of confidence and of self-worth. It enables people to manage their own affairs and make their own decisions for themselves and their families, to be independent, and not to depend on anyone or anything" (Kerr)	
Impact:	"Eventually, we estimate that about 7 million people will benefit from the advantages it brings, with a quarter of a million more people in paid work as a result. We know that it is working already. Three separate studies show that people get into work faster with universal credit than they do with jobseeker's allowance" (Hinds)	"there is overwhelming evidence of the harmful impacts of universal credit, including rising debt, rent arrears and even evictions" (Abrahams)
		"the 3% uplift in employment rates really worth the rise in in-work poverty we see in universal credit areas, the crippling rise in rent arrears or the disgusting rise in foodbank use? There is no data on the quality of the jobs the 3% are managing to pick up, but we know that work coaches are forcing universal credit claimants to sign conditionality forms that force them to take any job, regardless of its security or suitability, and that the threat of sanctioning is forcing them to take it. We know that in general there is a rising prevalence of insecure and low-paid work, which is crushing morale and harming the UK's productivity rate" (Gray)
	"people can receive advance payments, which I think is very sensible. [Hon. Members: "Loans."] They are not loans; they are advance payments. Anyone who earns a salary is familiar with the concept of an advance"	
		"When the Government first proposed universal credit in 2011, they said it would lift 900,000 people out of poverty, including 350,000 children. That laudable aim should be welcomed on both sides of the House. What is the Government's ambition today for the number of people they expect to lift out of poverty? (Green)
		"Employers are telling me of the stress the delays and non-payments are having on their staff who are UC claimants; this is affecting their ability to remain in work, because they



	Pro Universal Credit	Anti-universal Credit
		cannot afford their childcare place or the cost of travel to work” (Cadbury)
		“If a UC claim is terminated by the DWP, even because of a mistake by the DWP, it cannot be reopened, and the claimant is required to make a fresh claim and to use a new email address—all the journal is lost” (Cadbury)
Implications:	<p>“The decision on whether or not to vote is a matter for Members and their parties, and as you, Mr Speaker, noted last week, it is a legitimate decision to take. Universal credit was fully legislated for in the Welfare Reform Act 2012 and subsequent statutory instruments, and it was extensively debated by Parliament” (Hinds)</p>	<p>“The Government must take action or face serious constitutional questions” (Abrahams)</p> <p>“If the Government’s position is that Opposition day debate motions should have no binding effect on the actions of the Government, it fundamentally alters the relationship and balance of power between the Executive and Parliament. It would mean that apart from votes on legislation and matters of confidence, the Government could ignore the decisions and will of Parliament” (Abrahams)</p>
	<p>“The Secretary of State dealt with each and every one of those issues thoroughly during the debate, but the motion, which called for a pause, did not give a single reason why the Government should pause roll-out. The Secretary of State, the Minister and the Leader of the House have made it clear that as we develop changes in the policy, they will be reported to the House. That is why I do not find it surprising that after only three sitting days—as was pointed out by my hon. Friend the Member for North Dorset (Simon Hoare)—Ministers had not come to the House” (Harwper)</p>	<p>“We are calling for a clear set of proposals from the Government that will reflect the will of the House and pause universal credit roll-out while the issues that I raised—and many more that I did not have time to raise—are fixed” (Abrahams)</p>
	<p>“It is valuable to debate not only the principle behind universal credit and the Government’s formulation of the policy, but, given that a further roll-out is due shortly, whether there should be a further pause to resolve and discuss issues such as the timing of payments before the roll-out is extended. Both of those are legitimate concerns, but the difficulty with the motion and the debate last week was that those two issues were conflated... When the Labour party put that motion before the House, did it intend to request a short and temporary pause to universal credit, or was it asking significant questions about the operation of universal credit? My concern is that, in that motion, the Opposition were playing politics and would have sought to use how we voted on it.</p> <p>If the Government had voted in favour of the motion, it would be open to the Opposition to say the Government agreed with the wider issues in universal credit outlined by the hon. Member for Oldham East and Saddleworth.</p> <p>If the Government had voted against the motion, the Opposition would say the Government were not even willing to agree to</p>	<p>“It is absolutely shocking that in 2017, in the fifth richest economy in the world, such cases are brought to our surgeries day in, day out. Things are only going to get worse, and that is absolutely unacceptable” (Abrahams)</p>

	Pro Universal Credit	Anti-universal Credit
	a short-term, temporary measure to fix administrative issues with universal credit... I expect when I vote that it is clear what I have voted on, so that I can be held to account” (Frazer)	
	“the truth is that large parts of our economy are dependent on migrant labour. If we are to change that, we must understand that the sorts of reform we are now introducing will be just the start of it. There will have to be a real look at education, training and welfare” (Cartlidge)	“I want to start by tackling the myth that people want to live on benefits; that they are lazy; that they are immigrants stealing from British taxpayers. How offensive, how wrong, how damaging, and how reflective of the society we are living in today. People do not choose to live on benefits... The welfare system was created by the Labour party and will only ever really be protected and saved by the Labour party. I want to make this clear: I am not against looking to ensure our welfare system is accessible, working and delivering for people in need, but I am against a failed system that does not work, and so far universal credit is not working” (Gaffney)
	“Debates over risk registers in relation to a number of different parts of Government policy happen the whole time” (Hinds)	“If the Government are so confident in their position, why this week have they refused to publish the risk register that would set out for the whole of Parliament exactly what had been planned?” (McMahon)
Remedy:		“In my opening remarks, I made clear the areas on which Labour wishes to see improvement from the Government. Those areas fall under three broad headings: programme design flaws; reversing cuts to funding; and implementation failures” (Abrahams)
Concession?	“From last week’s debate, as well as the general commentary received and heard, I have taken away for action a number of points that were raised. There were some individual cases, and also policy and process matters, including how we can improve arrangements for direct rent payments...” (Hinds)	“My hon. Friend the Member for Oldham East and Saddleworth (Debbie Abrahams) has given the House several suggestions for changes and improvements that could be made to the UC system, including reducing the six-week wait, reinstating the limited capability for work element for disabled people, assessing self-employed people on their annual income, reinstating the level of work allowances and reducing the taper rates. Those are just some of the improvements that could be made and that the Minister could be considering. He could have made some initial comment on them just now, but he did not do so. The system needs to be properly resourced and to have adequate staffing and adequate IT. Local authorities and other landlords need to have access to claim data” (Cadbury)
		“If we could find a compromise with the Government and make significant changes to the policy, such as reducing the six-week wait to four weeks, would that be acceptable to the Opposition?” (Allen)
	“I recognise that we can do more in providing clear information on such matters and I commit to doing so” (Hinds)	

	Pro Universal Credit	Anti-universal Credit
Overview of flaws:		“There are three key issues with universal credit: the programme’s design flaws, which have been there from the outset, as I mentioned last week; the cuts that were introduced in 2015; and various implementation failures” (Abrahams)
Old System:	“The old system punished work. People could lose more than £9 of every £10 extra they earned. Under Labour, the benefits system was so complicated that some people found that there was no point to working more because they would lose more in benefits than they would earn in work. The old system failed to get young people into work. The old system subsidised low wages by letting the tax credits bill get out of control” (Kerr)	“under the last Labour Government’s tax credit system, the clawback of wages was 39%, whereas under universal credit it is 63%. The individual keeps only 37% of what they earn. If they pay tax, the clawback rises to 75%—they keep a quarter of it” (George)
Implementation:	Flexibility: “It is, of course, a reality of devolution that we will have different systems operating. There is a different approach in Northern Ireland and a different approach again in Scotland—they are not exactly the same. For clarity, the hon. Gentleman identifies three points: rent paid direct to landlords, which we have discussed; more frequent payments; and split payments... They are all possible in England when appropriate for an individual claimant” (Hinds)	Assessment issues: “One of my constituents who has severe mental health problems has been signed off as sick until December. We go on to universal credit in November, and he has been advised that if he does not prove that he is looking for work, he will be sanctioned and his benefits will be stopped. Does my hon. Friend agree that it is dangerous to have assessors overriding the views of registered doctors?” (Sherriff)
	“It is about learning from experience and adapting. It is about continuous improvement. Calling for a pause or halt does not help that process one jot... It is important to tackle a change of such magnitude in that way. It is important to take the right amount of time to absorb the lessons being learned.” (Kerr)	Frequency of payments: “Data published just yesterday by the Office for National Statistics shows that a quarter of the lowest-paid—those most likely to be on universal credit—are paid every week or fortnightly” (Abrahams)
		Place of contact: “My third ask is that the Government reconsider closing one in 10 jobcentres at the same time as they are rolling out the programme. It is nonsensical that those closures are happening at the same time” (Abrahams)
		Informed consent: “On informed consent... advice centres cannot directly speak to the jobcentre or to the DWP, because the rules have been changed... The only individuals who have it now are Members of Parliament. Who is better to deal with a constituent with a head injury, for example, who is trying to work out what their universal credit allocation should be: me, an MP who knows little about it, or a specialist organisation such as Headway?... On data sharing... DWP will no longer share that data with local authorities” (Dodds)
	Foodbanks: “I am aware that organisations like food banks do have an increase in their activity at	

	Pro Universal Credit	Anti-universal Credit
	<p>Christmas-time. I think we have to be careful in ascribing the reasons for the usage of food banks to individual or simple causes, and..” (Hinds)</p>	
	<p>“It is a system that is replacing a deeply flawed system and striving to face up head-on to endemic problems that we have had for decades and that were left in the “too difficult to deal with” tray—an old system, where complexity and bureaucracy had so often served to stifle the independence, limit the choice and constrain the outlook of its claimants” (Hinds)</p>	<p>“This policy is flawed because it relies from day one on hardship payments” Owen)</p>
		<p>“A jobcentre is closing in my constituency, and many of my constituents are worried that the roll-out of universal credit will mean more trips to the jobcentre, which means that they will have to travel further. That could result in more sanctions as people are late or miss an appointment” (Khan)</p>
	<p>“The Opposition are asking for a pause in the roll-out. We already have planned pauses in the roll-outs. We have just had one pause and another is scheduled for January. These breaks in the schedule have intentionally been built in. They illustrate my point of a slow and considered roll-out, rather than the alternative big bang approach—an approach which Opposition Members may recognise from 2003, with the disastrous implementation of working tax credits, with billions misspent and many families left without money for six months, and many, many more facing huge repayment bills” (Hinds)</p>	
	<p>“We think that having a system with conditionality is important and the level of sanctions is down quite significantly year-on-year. The vast majority of people are not receiving sanctions” (Hinds)</p>	<p>“There have been some changes and improvements. However, it is the cuts and the savage implementation of sanctions that are hitting people the hardest, and giving a loan to somebody already in debt is not a help at all. You should not be doing that, Minister” (Rimmer)</p>
	<p>“The policy would be better if it were closer to its values. For example, the taper should be set so that it rewards people better than it does now. The seven-day waiting period ought to be reduced—not receiving money for one week involves a substantial sum for people who are often on the lowest wages. The test, learn and rectify approach gives an opportunity to improve the system of direct payments to landlords. That ought to go forward rapidly, but we also need to reflect on individuals being in charge of their own finances. The responsibility actually helps the individual because it is a responsibility they will have when they go into full-time work... We also need to change the substantial six-week waiting period, which is not in the spirit and values of universal credit. The period ought to be four weeks, right from the off. The Government are demonstrating that they are listening. A key part of that has been the</p>	

	Pro Universal Credit	Anti-universal Credit
	introduction of the free telephone service” (Green)	
	<p>“The full roll-out of universal credit will not be completed until 2020, a whole nine years after the policy was first trialled and enacted. That involves many dry runs, and the process is in very stark contrast to the introduction of tax credits in 2003, when I remember very well that there was huge disruption to millions of people’s lives” (Knight)</p>	<p>“Under universal credit, everybody’s monthly pay is automatically sent to Her Majesty’s Revenue and Customs through the pay-as-you-earn RTI—real-time information—system, and HMRC then sends that to the DWP so that it can do the universal credit calculation....</p> <p>It emerged last month, through a freedom of information request... that there is a thing called the “Late, Missing and Incorrect RTI Project”. If RTI is late, missing or incorrect, we have a problem, because it is not possible to do the required universal credit calculation. I therefore tabled a question to the Minister: “To ask... what the remit and activities of the Late, Missing and Incorrect RTI Project are.”</p> <p>The Minister sent back an answer telling me that it did not exist and that there was no such thing. Fortunately, Her Majesty’s Revenue and Customs was more forthcoming on this point... also from... the Treasury answer to my question 107475 stated that, “during the 2016/17 tax year approximately 590m payments to individuals were reported via RTI. 5.7% of these were reported late. HMRC does not hold the information in respect of missing and incorrect reports.” If over 5% of them were just late, never mind the ones that were missing or incorrect, we do have a serious problem” (Timm)</p>
		<p>“The Government, and other Conservative Members, keep claiming that an extra 250,000 people will move into work under universal credit. I am afraid that that claim is based on figures from 2014-15, based on a small sample of single unemployed claimants before the huge cuts in work allowances were implemented. They do not apply to people who have been claiming employment and support allowance or to families. Analysis of lone parents has shown that their work incentive is reduced by eight percentage points. As for second earners, the huge clawback in universal credit actually reduces their incentive to work and makes it more difficult for families with children to be taken out of poverty. I urge all Members to listen to Citizens Advice and the Child Poverty Action Group, which say that an extra 1 million children will be taken into poverty by universal credit. That must give us all cause for concern” George)</p>
	<p>“In my experience, the vast majority of people have not suffered difficulties, but some have. Those difficulties fall into two different categories: technical and structural. The technical difficulties are to do with mistakes, both by the user entering into the system and the people administering it at the benefits end</p>	

	Pro Universal Credit	Anti-universal Credit
	of the system... There are also structural difficulties with the monthly payment cycle, when many of my constituents, especially at the lower end of the income scale, get paid weekly. That has caused some cash-flow problems for some of my constituents” (Hollinrake)	
	“Since the partial introduction of this basket of reforms, there are now 700,000 fewer workless households, and 40,000 households where people have never previously worked who are now in work” NATIONAL REDUCTION IN UNEMPLOYMENT CANNOT BE ASCRIBED TO UC AS “Only 8% of universal credit has been rolled out so far and there are proposals to take that figure to 10%” (Green)	“we have also seen the savage implementation of sanctions on people attending training provided by the DWP, on people going for interviews and on people who are hospitalised or on a hospital visit, just for being slightly late” (Rimmer)
		“The Government ignored the warnings from Government commissioned IT companies on the complexity of the system and on the fact that the development timeframe could not be met. They also ignored warnings from councils and the Local Government Association that they could not develop their systems to fit universal credit in the time allowed. They also ignored the former Secretary of State, who quit days after the 2016 Budget after calling on the Prime Minister to reverse the cuts to universal credit” (Rimmer)
		“The primary aims of universal credit were to simplify the system, to improve work incentives and to tackle poverty among low income families. This was wrecked in the 2016 Budget. Cuts in work allowances and changes to taper allowances resulted in 63% deductions—exactly the same as the tax credit threshold. The incentive to work was gone” (Rimmer)
	“We also continue an active dialogue with Members across this House and, of course, other people outside, and we will continue to listen to concerns. Where we hear about improvements and identify the need for them, we will make them. As the Secretary of State and I said in opening and closing last week’s debate, the Government will continue to roll out this benefit gradually, in a considered way, adjusting as necessary as we go” (Hinds)	
	“That this House has considered the Government’s response to the decision of the House on pausing the Universal Credit full service roll-out” (Mr Speaker)	